

Information to identify the case:

Debtor 1	<u>Maureen L. Brightwell</u>	Social Security number or ITIN	xxx-xx-2963
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-22957-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Maureen L. Brightwell

10/17/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Maureen L. Brightwell
 Debtor

Case No. 12-22957-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Oct 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2017.

db +Maureen L. Brightwell, 1040 Wolf Run Road, Industry, PA 15052-1717
 cr +DITECH FINANCIAL LLC, P. O. Box 9013, Addison, TX 75001-9013
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 13466627 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13396095 +Duquesne Light Empl FCU, 2112 17th Street, Beaver Falls, PA 15010-2612
 13396098 +HSN, P.O. Box 530942, Atlanta, GA 30353-0942
 13396100 +Jorge M. Pereira, Douglas M. Marinos & Associates, PC, 101 North Cedar Crest Blvd,
 Allentown, PA 18104-4769
 13399296 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 13396101 +RBS Citizens NA, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2017 01:13:49 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr E-mail/Text: bankruptcy.bnc@ditech.com Oct 18 2017 01:13:33 DITECH FINANCIAL LLC,
 P.O. Box 6154, Rapid City, SD 57709-6154
 cr EDI: RECOVERYCORP.COM Oct 18 2017 01:08:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13396091 +EDI: AMEREXPR.COM Oct 18 2017 01:08:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 13432913 EDI: BECKLEE.COM Oct 18 2017 01:08:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13396092 EDI: BANKAMER.COM Oct 18 2017 01:08:00 Bank of America, PO Box 982238,
 El Paso, TX 79998
 13396093 +EDI: BANKAMER.COM Oct 18 2017 01:08:00 Bank of America Home Loans, PO Box 5170,
 Simi Valley, CA 93062-5170
 13418688 +E-mail/Text: bankruptcy@cavps.com Oct 18 2017 01:14:13 Cavalry Portfolio Services,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
 13396094 +E-mail/Text: bankruptcy@cavps.com Oct 18 2017 01:14:13 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340
 14682039 E-mail/Text: bankruptcy.bnc@ditech.com Oct 18 2017 01:13:33
 Ditech Financial LLC F/K/A Green Tree, Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 13446787 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Oct 18 2017 01:14:30 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13660245 E-mail/Text: bankruptcy.bnc@ditech.com Oct 18 2017 01:13:33 Green Tree Servicing LLC,
 PO Box 0049, Palatine, IL 60055-0049
 13396097 +EDI: HFC.COM Oct 18 2017 01:08:00 HSBC, PO Box 5253, Carol Stream, IL 60197-5253
 13411314 +E-mail/Text: bankruptcy@cavps.com Oct 18 2017 01:14:14 Precision Recovery Analytics, Inc.,
 c/o Cavalry Advisory Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340
 13406273 EDI: RECOVERYCORP.COM Oct 18 2017 01:08:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13396102 +EDI: NAVIENTFKASMSERV.COM Oct 18 2017 01:08:00 Sallie Mae, P.O. Box 9500,
 Wilkes Barre, PA 18773-9500

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr RBS Citizens
 13396099 James P. Heisel
 cr* GREEN TREE SERVICING LLC, PO BOX 0049, PALATINE, IL 60055-0049
 13396096* +Duquesne Light Empl FCU, 2112 17th Street, Beaver Falls, PA 15010-2612

TOTALS: 3, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: bsil
Form ID: 3180W

Page 2 of 2
Total Noticed: 25

Date Rcvd: Oct 17, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Daniel Mark Campbell on behalf of Creditor RBS Citizens dcampbell@hunton.com,
sklein@hunton.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Lauren M. Lamb on behalf of Debtor Maureen L. Brightwell
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;leslie.nebel@steidl-steinberg.com;dam
brose@steidl-steinberg.com;cgoga@steidl-steinberg.com;lamb1r53037@notify.bestcase.com
Norma Hildenbrand, on Behalf of the United States Trustee by on behalf of U.S. Trustee
Office of the United States Trustee Norma.L.Hildenbrand@usdoj.gov
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com/acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8